

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Phillips *et al.*

Attorney Docket No. XTEN-1-1015

Serial No. 10/666,866

Group Art Unit: 3622

Filing Date: September 19, 2003

Examiner: James W. Myhre

Title: IMMEDIATE DISCOUNTS IN CONSUMER TRANSACTIONS

Confirmation No. 8477

RESPONSE TO OFFICE ACTION

TO COMMISSIONER FOR PATENTS:

AMENDMENT AND RESPONSE

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 7 of this paper.

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CUSTOMER NUMBER

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XTEN-1-1015ROA

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